

Fill in this information to identify the case:Debtor Name Laura Marcela Pignataro

United States Bankruptcy Court for the: Southern District of New York

Case number: 22-22276☐ Check if this is an amended filing**Official Form 425C****Monthly Operating Report for Small Business Under Chapter 11****12/17**Month: May 2024Date report filed: 10/14/2024
MM / DD / YYYYLine of business: Small Business

NAISC code: _____

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Laura Marcela PignataroOriginal signature of responsible party /S/Laura Marcela PignataroPrinted name of responsible party Laura Marcela Pignataro**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes	No	N/A
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If you answer *No* to any of the questions in lines 1-9, attach an explanation and label it *Exhibit A*.

- | | | | |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

If you answer *Yes* to any of the questions in lines 10-18, attach an explanation and label it *Exhibit B*.

- | | | | |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name Laura Marcela PignataroCase number 22-22276

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☐ ☒

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

\$ 9,361.66

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 0.00

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 3,017.20

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ _____

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ _____

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

(*Exhibit E*)

\$ 0.00

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 0.00
(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed? 0
 27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00
 29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00
 30. How much have you paid this month in other professional fees? \$ 0.00
 31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u> </u>	—	\$ <u>0.00</u>	=	\$ <u> </u>
33. Cash disbursements	\$ <u> </u>	—	\$ <u>3,017.20</u>	=	\$ <u> </u>
34. Net cash flow	\$ <u> </u>	—	\$ <u> </u>	=	\$ <u> </u>
35. Total projected cash receipts for the next month:					\$ <u> </u>
36. Total projected cash disbursements for the next month:					— \$ <u> </u>
37. Total projected net cash flow for the next month:					= \$ <u> </u>

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8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☐ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.



Statement Period
From May 01, 2024
To May 31, 2024
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PRIVATE CLIENT GROUP 333
75 HOLLY HILL LANE
GREENWICH, CT 06830

LAURA MARCELA PIGNATARO 8-333
DEBTOR IN POSSESSION
CASE # 22 22276 SHL
7 WATCH HILL RD
CROTON HUDSON NY 10520 999 See Back for Important Information

Primary Account: 0

IMPORTANT NOTICE: EFFECTIVE AS OF APRIL 15, 2024, FLAGSTAR PRIVATE BANK (THE "BANK") HAS UPDATED ITS PRIVACY NOTICE, CALIFORNIA CONSUMER PRIVACY ACT DISCLOSURE NOTICE, AND ONLINE PRIVACY STATEMENT (COLLECTIVELY, THE "PRIVACY DOCUMENTATION").

THE UPDATED PRIVACY DOCUMENTATION WILL REPLACE ALL PRIVACY DOCUMENTATION IN EFFECT PRIOR TO APRIL 15, 2024. ON OR AFTER APRIL 15, 2024, PLEASE VISIT [HTTPS://WWW.FLAGSTAR.COM/PRIVATE-BANK/ABOUT-US/AGREEMENTS-AND-DISCLOSURES](https://www.flagstar.com/private-bank/about-us/agreements-and-disclosures). HTML TO VIEW THE FULL TEXT OF THE UPDATED PRIVACY DOCUMENTATION.

Relationship Summary		Opening Bal.	Closing Bal.
BANK DEPOSIT ACCOUNTS			
	BANKRUPTCY CHECKING	9,361.66	6,345.46
RELATIONSHIP	TOTAL		6,345.46



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Primary Account: [REDACTED] 0

BANKRUPTCY CHECKING [REDACTED]

Summary

Previous Balance as of May	01, 2024	9,361.66
39 Debits		3,016.20
Ending Balance as of May	31, 2024	6,345.46

Withdrawals and Other Debits

May 01	DEBIT CARD PURCHASE			56.00
	ON 05/01 AT UBER EATS	SAN FRANCISCO	CA	
	*****2699			
May 01	DEBIT CARD PURCHASE			695.39
	ON 05/01 AT TIXBILL	8662376204	CT	
	*****2699			
May 03	DEBIT CARD PURCHASE			39.91
	ON 05/03 AT CROTON GAS STAT	CROTON ON HU	NY	
	*****2699			
May 06	DEBIT CARD PURCHASE			9.85
	ON 05/06 AT USPS PO 3501140029	CROTON ON HUD	NY	
	*****2699			
May 06	DEBIT CARD PURCHASE			53.42
	ON 05/06 AT OCEAN STATE 503	FISHKILL	NY	
	*****2699			
May 06	NON-US DEBIT CARD PURC			113.42
	ON 05/06 AT WWW DHGATE COM	PARIS	FRA	
	*****2699			
May 06	POS PURCHASE			125.88
	ON 05/06 AT STOP SHOP 0521 1831	PEEKSKILL	NY	
	*****2699			
May 06	AUTOMATED PAYMENT	ck/ref no. 1002636		157.00
	VENMO PAYMENT	1034172605151		
May 07	DEBIT CARD PURCHASE			264.00
	ON 05/07 AT PY SPARE CUBE	PEEKSKILL	NY	
	*****2699			



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				Primary Account:		0
May 08	DEBIT CARD PURCHASE					16.25
	ON 05/08 AT CROTON GAS STAT	CROTON ON HU	NY			
	*****2699					
May 08	DEBIT CARD PURCHASE					43.41
	ON 05/08 AT AMAZON COM XB8NC7LP3	SEATTLE	WA			
	*****2699					
May 08	DEBIT CARD PURCHASE					64.74
	ON 05/08 AT UBER EATS	SAN FRANCISCO	CA			
	*****2699					
May 09	DEBIT CARD PURCHASE					2.16
	ON 05/09 AT APPLE COM BILL	866 712 7753	CA			
	*****2699					
May 09	DEBIT CARD PURCHASE					25.96
	ON 05/09 AT VAN WYCK LIQUORS	CROTON ON HU	NY			
	*****2699					
May 10	DEBIT CARD PURCHASE					10.99
	ON 05/10 AT APPLE COM BILL	866 712 7753	CA			
	*****2699					
May 13	DEBIT CARD PURCHASE					2.99
	ON 05/13 AT APPLE COM BILL	866 712 7753	CA			
	*****2699					
May 13	DEBIT CARD PURCHASE					13.30
	ON 05/13 AT DUNKIN 352074 Q35	CROTON ON HU	NY			
	*****2699					
May 13	DEBIT CARD PURCHASE					21.64
	ON 05/13 AT BURGER KING 2379 Q07	PEEKSKILL	NY			
	*****2699					
May 13	DEBIT CARD PURCHASE					25.10
	ON 05/13 AT CROTON GAS STAT	CROTON ON HU	NY			
	*****2699					
May 13	DEBIT CARD PURCHASE					40.03
	ON 05/13 AT BP 9330333CROTO	CROTON ON HUD	NY			
	*****2699					
May 13	AUTOMATED PAYMENT	ck/ref no. 1727977				157.00
	VENMO PAYMENT	1034317810635				
May 15	DEBIT CARD PURCHASE					39.70
	ON 05/15 AT CROTON GAS STAT	CROTON ON HU	NY			
	*****2699					
May 15	POS PURCHASE					87.74
	ON 05/15 AT CVS PHARM 05058 44 MA	CROTON ON HUD	NY			



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Primary Account: [REDACTED] 0

Date	Description				
	*****2699				
May 15	DEBIT CARD PURCHASE				91.40
	ON 05/15 AT FOODTOWN 606	CROTON ON HU	NY		
	*****2699				
May 20	DEBIT CARD PURCHASE				27.74
	ON 05/20 AT CROTON GAS STAT	CROTON ON HU	NY		
	*****2699				
May 20	DEBIT CARD PURCHASE				66.42
	ON 05/20 AT AVELLINO S	MONTROSE	NY		
	*****2699				
May 20	POS PURCHASE				106.53
	ON 05/20 AT FOODTOWN 606	CROTON ON HU	NY		
	*****2699				
May 20	AUTOMATED PAYMENT	ck/ref no. 2383467			157.00
	VENMO PAYMENT	1034460400895			
May 21	DEBIT CARD PURCHASE				58.69
	ON 05/21 AT SHEIN COM	0000000000	CA		
	*****2699				
May 22	DEBIT CARD PURCHASE				24.94
	ON 05/22 AT CVS PHARM 05058 44 MA	CROTON ON HUD	NY		
	*****2699				
May 23	DEBIT CARD PURCHASE				21.11
	ON 05/23 AT BP 9330333CROTO	CROTON ON HUD	NY		
	*****2699				
May 28	DEBIT CARD PURCHASE				7.58
	ON 05/28 AT APPLE COM BILL	CUPERTINO	CA		
	*****2699				
May 28	DEBIT CARD PURCHASE				22.76
	ON 05/28 AT ROW 13 WINES	CROTON ON HU	NY		
	*****2699				
May 28	DEBIT CARD PURCHASE				46.16
	ON 05/28 AT CROTON GAS STAT	CROTON ON HU	NY		
	*****2699				
May 28	AUTOMATED PAYMENT	ck/ref no. 2998131			157.00
	VENMO PAYMENT	1034600112186			
May 29	DEBIT CARD PURCHASE				32.06
	ON 05/29 AT UBER EATS	SAN FRANCISCO	CA		
	*****2699				



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Primary Account: [REDACTED] 0

May 30	DEBIT CARD PURCHASE				29.80
	ON 05/30 AT CROTON GAS STAT	CROTON ON HU	NY		
	*****2699				
May 31	DEBIT CARD PURCHASE				19.63
	ON 05/31 AT AMAZON COM WB26Y48L3	SEATTLE	WA		
	*****2699				
May 31	POS PURCHASE				81.50
	ON 05/31 AT CVS PHARM 05058 44 MA	CROTON ON HUD	NY		
	*****2699				

Daily Balances

Apr 30	9,361.66	May 15	7,204.38
May 01	8,610.27	May 20	6,846.69
May 03	8,570.36	May 21	6,788.00
May 06	8,110.79	May 22	6,763.06
May 07	7,846.79	May 23	6,741.95
May 08	7,722.39	May 28	6,508.45
May 09	7,694.27	May 29	6,476.39
May 10	7,683.28	May 30	6,446.59
May 13	7,423.22	May 31	6,345.46

*	*	Total for This	* Total *
*	*	Period	* Year-to-date *

* Total Overdraft Fees	*	.00	* .00 *

* Total Returned Item Fees	*	.00	* .00 *

May-24

starting balance \$ 9361.66

Paychecks
0

Gas	\$	285.80
Groceries	\$	323.81
Food	\$	254.16
Clothing	\$	225.53
Medication/CVS	\$	194.18
Misc	\$	769.28
Alcohol/Tobacco	\$	48.72
Court Parking		
20 kings ferry insurance payment		
Vehicle Insurance		
Storage Unit	\$	264.00
Child Support (Venmo)	\$	628.00
Venmo		
Apple	\$	<u>23.72</u>
	\$	3,017.20